

TRUSTEE'S SALE

of valuable improved real estate located in Discovery Subdivision, Walkersville Election District, Frederick County, Maryland, and being known and designated as 8394 Revelation Avenue, Walkersville, Maryland.

By virtue of the power and authority contained in the Deed of Trust from George S. Giffin and Donna F. Giffin, husband and wife, dated October 29, 1980, and recorded among the Land Records of Frederick County, Maryland, in Liber 1129, folio 714, the undersigned Substitute Trustee will offer for sale at the Court House door, West Church and North Court Streets, in Frederick, Maryland, on

WEDNESDAY, JULY 28, 1982

AT 11:00 A.M.

the following described land together with the improvements thereon, to-wit:

All that lot or parcel of land situate, lying and being in Walkersville Election District, Frederick County, Maryland, being known as Lot No. 4, in Block 17, in the subdivision known as "Section One, Discovery," as per plat recorded in Plat Book 6, folio 137, one of the Plat Records of Frederick County, Maryland.

BEING all and the same real estate described and conveyed in a Deed from Faye E. Springer to George Steven Giffin and Donna Faye Giffin, husband and wife, dated November 2, 1978, and recorded among the Land Records of Frederick County, Maryland, in Liber 1066, folio 979.

The improvements thereon consist of a six room two-story Townhouse of frame construction, and containing 1,240 square feet, consisting of kitchen, dining area, living room, three bedrooms and 1 1/2 baths. Gas heat and central air conditioning. Kitchen equipment includes refrigerator, range/oven, disposal, dishwasher and fan/hood. Also smoke alarms. There is fence in the rear, metal storage building and a small front porch.

FINANCING: Available to qualified purchaser at Fredericktowne Bank & Trust Company. For information call Mr. C. Monroe Keeney, Fredericktown Bank & Trust Company, (301) 662-8231.

TERMS OF SALE: A deposit of 10% of the purchase price will be required of the purchaser in cash or certified check payable to the Trustee at the time of sale. The balance of the purchase price to be paid in cash at settlement which shall be within ten (10) business days after the ratification of the sale by the Circuit Court for Frederick County, unless said period is extended by the Trustee, his successors or assigns, for good cause shown. Time being of the essence. Interest at the rate of 12% per annum shall be paid on the unpaid purchase price from the date of sale to the date of settlement. All state and county real estate taxes and other public charges shall be adjusted as of the date of sale, and assumed thereafter by the purchaser. All costs of conveyancing, documentary stamps, transfer taxes, document preparation, and title insurance shall be borne by the purchaser. All property is being sold subject to all recorded restrictions, covenants and agreements. The improvements are being sold in "as is" condition. The Trustee reserves the right to withdraw the herein described property from sale at any time. The Trustee reserves the right to announce additional terms and conditions on the day of sale.

**HOWARD R. STEPLER, JR.
SUBSTITUTE TRUSTEE**

Howard R. Stepler Jr.
18 West Church Street
Frederick, Maryland 21701
Phone: (301) 662-6304
ATTORNEY
JAMES G. TROUT
AUCTIONEER

ACKNOWLEDGMENT OF PURCHASE

I do (does) hereby acknowledge
that I have (has) purchased the real
estate described in the advertisement
attached hereto at and for the sum of
THIRTY FIVE THOUSAND TWO HUNDRED

Dollars (\$ 35,200.00), the sum of Three
Thousand Five Hundred Twenty and 00/100

Dollars (\$ 3,520.00) having been paid this
date and the balance of Thirty One Thousand
Six Hundred Eighty and 00/100-----

Dollars (\$31,680.00) being due and payable
at the time of final settlement and I
do (does) further covenant and agree that
I will comply with the terms of
sale as expressed in the advertisement
attached hereto.

WITNESS my hand(s) and seal(s) this
28th day of July 1982.

Clifford R. Paulson (SEAL)

(SEAL)

Purchaser(s)

WITNESS:

James G. Trout